

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
DECLARATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if more than one name is listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled:

**METHODS AND SYSTEMS FOR
ONLINE SELF-SERVICE RECEIVABLES MANAGEMENT AND
AUTOMATED ONLINE RECEIVABLES DISPUTE RESOLUTION**

the specification of which: *(check one)*

- REGULAR
DESIGN APPLICATION**
- is attached hereto.
- was filed on _____ as application Serial No.

PCT FILED APPLICATION ENTERING NATIONAL STAGE

- was described and claimed in International application
No. _____ filed on _____ and as amended
on _____ (if any).

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information

- Which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56
- and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent, and
 - In compliance with this duty there is attached an information disclosure statement in accordance with 37 CFR 1.98.

PRIORITY CLAIM

I hereby claim foreign priority benefits under 35 USC 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

PRIOR FOREIGN APPLICATION(S)

Country	Application Number	Date of Filing (day, month, year)	Priority Claimed

(Complete this part only if this is a continuing application.)

I hereby claim the benefit under 35 USC 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 USC 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No. :

Filing Date :

Status-patented, pending, abandoned: _____

I hereby claim benefit under Title 35, United States Code §119(e) of any United States provisional application(s) listed below:

Application Serial No. : 60/183,714

Filing Date : February 18, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of inventor: GONEN-FRIEDMAN, Editt
(family name, given name)

Inventor's signature: 

Date: 10.30.2000

Residence: 1494 Norman Drive
Sunnyvale, CA 94087 USA
PO Address: Same
Citizenship: USA

Full name of inventor: INNES, Jonathan
(family name, given name)

Inventor's signature: _____

Date: _____

Residence: 3998 Elmar Oaks Drive
San Jose, CA 95136 USA
PO Address: Same
Citizenship: USA

Full name of inventor: NEWSOME, Sandra
(family name, given name)

Inventor's signature: _____

Date: _____

Residence: 1600 E. Third Ave., Apt #2503
San Mateo, CA 94401
PO Address: Same
Citizenship: _____

Full name of inventor: TAN, Mien Lin
(family name, given name)

Inventor's signature: _____

Date: _____

Residence: 182 Ada Avenue #B
Mountain View, CA 94043 USA

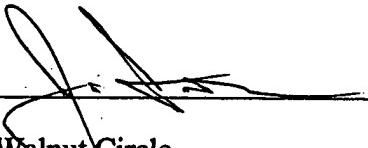
Full name of inventor: GONEN-FRIEDMAN, Editt
(family name, given name)

Inventor's signature: _____

Date: _____

Residence: 1494 Norman Drive
Sunnyvale, CA 94087 USA
PO Address: Same
Citizenship: USA

Full name of inventor: INNES, Jonathan James
(family name, given name)

Inventor's signature: 

Date: 01/22/01

Residence: 22460 Walnut Circle
Apartment A
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PO Address: Same
Citizenship: USA

Full name of inventor: NEWSOME, Sandra
(family name, given name)

Inventor's signature: _____

Date: _____

Residence: 1600 E. Third Ave., Apt #2503
San Mateo, CA 94401
PO Address: Same
Citizenship: _____

Full name of inventor: TAN, Mien Lin
(family name, given name)

Inventor's signature: _____

Date: _____

Residence: 182 Ada Avenue #B

Full name of inventor: GONEN-FRIEDMAN, Editt
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 1494 Norman Drive
Sunnyvale, CA 94087 USA

PO Address: Same

Citizenship: USA

Full name of inventor: INNES, Jonathan
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 3998 Elmar Oaks Drive
San Jose, CA 95136 USA

PO Address: Same

Citizenship: USA

Full name of inventor: NEWSOME, Sandra
(*family name, given name*)

Inventor's signature: Sandra Newsome

Date: 11/09/2000

Residence: 1600 E. Third Ave., Apt #2503
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PO Address: Same

Citizenship: USA

Full name of inventor: TAN, Mien Lin
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 182 Ada Avenue #B
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Full name of inventor: GONEN-FRIEDMAN, Editt
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 1494 Norman Drive
Sunnyvale, CA 94087 USA
PO Address: Same
Citizenship: USA

Full name of inventor: INNES, Jonathan
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 3998 Elmar Oaks Drive
San Jose, CA 95136 USA
PO Address: Same
Citizenship: USA

Full name of inventor: NEWSOME, Sandra
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 1600 E. Third Ave., Apt #2503
San Mateo, CA 94401
PO Address: Same
Citizenship: _____

Full name of inventor: TAN, Mien Lin
(*family name, given name*)

Inventor's signature: Tan Mien Lin

Date: Nov 1, 2000

Residence: ~~182 Ada Avenue #B~~
~~Mountain View, CA 94043 USA~~
PO Address: Same ~~NET~~ ~~11/1/2000~~

5 Greenview Crescent
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PO Address: Same
Citizenship: Singapore

Full name of inventor: TRUITT, Anne
(*family name, given name*)

Inventor's signature: Anne Truitt

Date: 11/3/00

Residence: 816 Lawton Street
McLean, VA 22101

PO Address:
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Full name of inventor: JAYANTH, Govind
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 1501 Decoto Road #237
Union City, CA 94587 USA

PO Address: Same
Citizenship: USA

Full name of inventor: FOTHERGILL, Govind
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 2635 Lombard
San Francisco, CA 94123 USA
PO Address: Same
Citizenship: UK

Full name of inventor: LARSON, Peggy
(*family name, given name*)

Inventor's signature: _____

Date: _____

PO Address: Same
Citizenship: Singapore

Full name of inventor: TRUITT, Anne
(*family name, given name*)

Inventor's signature: _____

Date: _____

Residence: 816 Lawton Street
McLean, VA 22101
PO Address:
Citizenship: USA

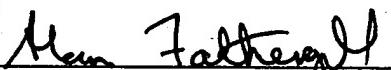
Full name of inventor: JAYANTH, Govind
(*family name, given name*)

Inventor's signature: 

Date: 10/31/2000

Residence: 1501 Decoto Road #237
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PO Address: Same
Citizenship: USA

Full name of inventor: FOTHERGILL, Govind
(*family name, given name*)  AF

Inventor's signature: 

Date: 11/2/00

Residence: 2635 Lombard
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PO Address: Same
Citizenship: UK

Full name of inventor: LARSON, Peggy
(*family name, given name*)

Inventor's signature: 

Date: 11/2/00

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Citizenship: USA